

In re:  
Timothy W Reed  
Rene A Reed  
Debtors

Case No. 17-12154-mdc  
Chapter 13

District/off: 0313-2  
Date Rcvd: Aug 27, 2021

User: admin  
Form ID: 3180W

Page 1 of 3  
Total Noticed: 34

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

## CERTIFICATE OF NOTICE

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 29, 2021:**

Recip ID	Recipient Name and Address
db/jdb	+ Timothy W Reed, Rene A Reed, 56 Palm Lane, Levittown, PA 19054-3602
14620012	+ Citigroup Mortgage Loan Trust 2021-RP2, Serviced by Select Portfolio Servicing., PO Box 65250, Salt Lake City, UT 84165-0250
13991224	+ Kenneth G. Harrison, Esquire, Five Neshaminy Interplex Suite 115, Trevose, PA 19053-6967
13913054	+ Navient Solutions, LLC on behalf of, Educational Credit Management Corporatio, PO BOX 16408, St. Paul, MN 55116-0408
13890988	+ Pennsylvania Department of Revenue, 1 Revenue Place, Harrisburg, PA 17129-0001
13906845	+ Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013

TOTAL: 6

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	Aug 27 2021 23:28:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	EDI: PENNDEPTREV	Aug 28 2021 03:38:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVBCICNOTICE1@state.pa.us	Aug 27 2021 23:28:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	+ Email/Text: usapae.bankruptcynotices@usdoj.gov	Aug 27 2021 23:28:00	U.S. Attorney Office, c/o Virginia Powell, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
13952679	+ EDI: RECOVERYCORP.COM	Aug 28 2021 03:38:00	Bureau's Investment Group Portfolio No 15 LLC, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
13903123	+ EDI: WFNNB.COM	Aug 28 2021 03:38:00	COMENITY CAPITAL BANK, C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
13917987	EDI: CBSAAFES.COM	Aug 28 2021 03:38:00	Army & Air Force Exchange Services, Attention: GC-G, 3911 S. Walton Walker Blvd, Dallas, TX 75236
13941457	EDI: BL-BECKET.COM	Aug 28 2021 03:38:00	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
13956686	+ Email/Text: bankruptcy@cavps.com	Aug 27 2021 23:28:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
13919872	+ EDI: CBS7AVE	Aug 28 2021 03:38:00	Country Door, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
13957115	EDI: Q3G.COM	Aug 28 2021 03:38:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
13919876	+ EDI: CBS7AVE		

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13890970	+ EDI: IRS.COM	Aug 28 2021 03:38:00	Ginny's, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
13957316	EDI: JEFFERSONCAP.COM	Aug 28 2021 03:38:00	Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346
13929315	Email/PDF: resurgentbknotifications@resurgent.com	Aug 28 2021 03:38:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
13929362	Email/PDF: resurgentbknotifications@resurgent.com	Aug 27 2021 23:33:21	LVNV Funding, LLC its successors and assigns, as assignee of FNBm, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
13919871	+ EDI: CBSMASON	Aug 27 2021 23:33:16	LVNV Funding, LLC its successors and assigns as, assignee of Citibank, N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
13949875	+ EDI: MID8.COM	Aug 28 2021 03:38:00	Massey's, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
13919870	+ EDI: CBS7AVE	Aug 28 2021 03:38:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
13919878	+ EDI: CBS7AVE	Aug 28 2021 03:38:00	Monroe & Main, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
13950965	EDI: NAVIENTFKASMSERV.COM	Aug 28 2021 03:38:00	Montgomery Ward, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
13959943	EDI: PRA.COM	Aug 28 2021 03:38:00	NAVIENT CFC, C/O Navient Solutions, LLC., PO BOX 9640, Wilkes-Barre, PA 18773-9640
13927490	EDI: Q3G.COM	Aug 28 2021 03:38:00	Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
14215920	+ Email/Text: bncmail@w-legal.com	Aug 27 2021 23:28:00	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
13905056	+ EDI: CHRM.COM	Aug 28 2021 03:38:00	SYNCHRONY BANK, c/o Weinstein & Riley, P.S., 2001 Western Ave, Ste 400, Seattle, WA 98121-3132
13919873	+ EDI: CBS7AVE	Aug 28 2021 03:38:00	Santander Consumer USA Inc dba, Chrysler Capital, PO Box 961275, Fort Worth, TX 76161-0275
13903542	+ Email/Text: bncmail@w-legal.com	Aug 27 2021 23:28:00	Seventh Avenue, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
13928969	+ EDI: AIS.COM	Aug 28 2021 03:38:00	TD BANK USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
14072622	EDI: ECAST.COM	Aug 28 2021 03:38:00	Verizon, by American InfoSource LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
			eCAST Settlement Corporation, PO Box 29262, New York NY 10087-9262

TOTAL: 29

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
13929972	*	LVNV Funding, LLC its successors and assigns as, assignee of FNBm, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
13950808	*+	MIDLAND FUNDING LLC, PO BOX 2011, WARREN, MI 48090-2011
14215980	*+	SYNCHRONY BANK, c/o Weinstein & Riley, P.S., 2001 Western Ave, Ste 400, Seattle, WA 98121-3132

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TOTAL: 0 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 29, 2021

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 26, 2021 at the address(es) listed below:

Name	Email Address
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CHARLES GRIFFIN WOHLRAB	on behalf of Creditor NewRez LLC d/b/a Shellpoint Mortgage Servicing cwohlrab@raslg.com
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KENNETH G. HARRISON	on behalf of Joint Debtor Rene A Reed kghesq@juno.com
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KENNETH G. HARRISON	on behalf of Debtor Timothy W Reed kghesq@juno.com
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KEVIN G. MCDONALD	on behalf of Creditor Ditech Financial LLC bkgroup@kmlawgroup.com
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MATTEO SAMUEL WEINER	on behalf of Creditor Toyota Motor Credit Corporation bkgroup@kmlawgroup.com
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MATTEO SAMUEL WEINER	on behalf of Creditor Ditech Financial LLC bkgroup@kmlawgroup.com
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United States Trustee	USTPRegion03.PH. ECF@usdoj.gov
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WILLIAM C. MILLER, Esq.	ecfemails@ph13trustee.com philaecf@gmail.com
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TOTAL: 8

**Information to identify the case:**

Debtor 1	First Name    Middle Name    Last Name	Social Security number or ITIN    xxx-xx-6581 EIN    -----
Debtor 2 (Spouse, if filing)	First Name    Middle Name    Last Name	Social Security number or ITIN    xxx-xx-0672 EIN    -----
United States Bankruptcy Court    Eastern District of Pennsylvania		
Case number: <b>17-12154-mdc</b>		

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Timothy W Reed

Rene A Reed

8/26/21

**By the court:** Magdeline D. Coleman  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**